

OLF 3 (Official Local Form 3 and Cover Sheet)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS
2017 OCT 25 A 11: 29

CHAPTER 13 PLAN COVER SHEET

Filing Date: October 25, 2017 Docket #: _____
Debtor: Elizabeth A. Doris-Gustin Joint Debtor: _____
SS#: (last 4 digits) 2198 SS#: (last 4 digits) _____
Address: 8 Walker Lane Address: _____
Dedham, MA 02026 _____

Debtor's Counsel: _____

Address: _____

Telephone #: _____ Facsimile #: _____

ATTACHED TO THIS COVER SHEET IS THE CHAPTER 13 PLAN FILED BY THE DEBTOR(S) IN THIS CASE. THIS PLAN SETS OUT THE PROPOSED TREATMENT OF THE CLAIMS OF CREDITORS. THE CLAIMS ARE SET FORTH IN THE BANKRUPTCY SCHEDULES FILED BY DEBTOR(S) WITH THE BANKRUPTCY COURT.

YOU WILL RECEIVE A SEPARATE NOTICE FROM THE BANKRUPTCY COURT OF THE SCHEDULED CREDITORS MEETING PURSUANT TO 11 U.S.C. § 341. THAT NOTICE WILL ALSO ESTABLISH THE BAR DATE FOR FILING PROOFS OF CLAIMS.

PURSUANT TO THE MASSACHUSETTS LOCAL BANKRUPTCY RULES, YOU HAVE UNTIL THIRTY (30) DAYS AFTER THE 11 U.S.C. § 341 MEETING OR THIRTY (30) DAYS AFTER THE SERVICE OF AN AMENDED OR MODIFIED PLAN TO FILE AN OBJECTION TO CONFIRMATION OF THE CHAPTER 13 PLAN, WHICH OBJECTION MUST BE SERVED ON THE DEBTOR(S), DEBTOR'S COUNSEL AND THE CHAPTER 13 TRUSTEE.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

PRE-CONFIRMATION CHAPTER 13 PLAN

Filing Date: October 25, 2017 Docket No.: _____
Debtor: Elizabeth A. Doris-Gustin Joint Debtor: _____
SS#: (last 4 digits) 2198 SS#: (last 4 digits) _____

I. PLAN PAYMENT AND TERM:

Debtor(s) shall pay monthly to the trustee the sum of \$ 160 for the term of:

- ☐ 36 Months. 11 U.S.C. § 1325(b)(4)(A)(i);
☒ 60 Months. 11 U.S.C. § 1325(b)(4)(A)(ii);
☐ 60 Months. 11 U.S.C. § 1322(d)(2). Debtor avers the following cause:

; or

☐ _____ Months. The debtor states as reasons therefore:

II. SECURED CLAIMS:

A. Claims to be paid through the Plan (including arrears):

Creditor	Description of Claim (pre-petition arrears, purchase money, etc.)	Amount of Claim
_____	_____	\$ <u>0.00</u>
_____	_____	\$ _____

Total of secured claims to be paid through the Plan: \$ _____

B. Claims to be paid directly by debtor to creditors (Not through Plan):

Creditor	Description of Claim
_____	_____
_____	_____
_____	_____

C. Modification of Secured Claims:

Creditor	Details of Modification (Additional Details May Be Attached)	Amt. of Claim to Be Paid Through Plan
_____	_____	\$ _____
_____	_____	\$ _____

D. Leases:

- i. The debtor(s) intend(s) to reject the residential/personal property lease claims of _____;
- or
- ii. The debtor(s) intend(s) to assume the residential/personal property lease claims of _____.
- iii. The arrears under the lease to be paid under the Plan are _____.

III. PRIORITY CLAIMS:

A. Domestic Support Obligations:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____

B. Other:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Total of Priority Claims to be paid through the Plan:		\$ _____

IV. ADMINISTRATIVE CLAIMS:

A. Attorney's Fees (to be paid through the Plan): \$ _____

B. Miscellaneous Fees:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Total of Administrative Claims to be Paid through the Plan:		\$ _____

C. The chapter 13 trustee's fee is determined by Order of the United States Attorney General. The calculation of the Plan payment set forth utilizes a 10% trustee's commission.

V. UNSECURED CLAIMS:

The general unsecured creditors shall receive a dividend of 3 % of their claims.

A. General unsecured claims \$ 287000

B. Undersecured claims arising after lien avoidance/cramdown:

Creditor	Description of Claim	Amount of Claim
H&R Block Mortgage Company	loan	\$ <u>287000</u>
_____	_____	\$ _____

_____ \$ _____

C. Non-Dischargeable Unsecured Claims:

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total of Unsecured Claims (A + B + C): \$ 287000

D. Multiply total by percentage: \$ 9600
(Example: Total of \$38,500.00 x .22 dividend = \$8,470.00)

E. Separately classified unsecured claims (co-borrower, etc.):

Creditor	Description of Claim	Amount of Claim
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Total amount of separately classified claims payable at _____%: \$ _____

VI. OTHER PROVISIONS:

A. Liquidation of assets to be used to fund the Plan:

B. Miscellaneous Provisions:

VII. CALCULATION OF PLAN PAYMENT:

A. Secured claims (Section II-A Total): \$ _____

B. Priority claims (Section III-A & B Total): \$ _____

C. Administrative claims (Section IV-A & B Total): \$ _____

D. Regular unsecured claims (Section V-D Total): \$ _____

E. Separately classified unsecured claims (Section V-E): \$ 160

F. Total of A + B + C + D + E above: = \$ 160

G. Divide (F) by .90 for total including trustee's fee:

Cost of Plan = \$ 177.77

(This represents the total amount to be paid into the Chapter 13 Plan)

H. Divide (G), Cost of Plan, by Term of Plan, _____ months

I. Round up to nearest dollar for Monthly Plan Payment: \$ 178
(Enter this amount on page 1)

Pursuant to 11 U.S.C. §1326(a)(1) unless the Court orders otherwise, debtor shall commence making the payments proposed by a plan within thirty (30) days after the petition is filed. Pursuant to 11 U.S.C. §1326(a)(1)(C), the debtor shall make preconfirmation adequate protection payments directly to the secured creditor.

VIII. LIQUIDATION ANALYSIS:

A. Real Estate:

Address	Fair Market Value	Total Amount of Recorded Liens (Schedule D)
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total Net Equity for Real Property:		\$ _____
Less Total Exemptions (Schedule C):		\$ _____
Available Chapter 7:		\$ _____

B. Automobile (Describe year, make, model):

_____	Value \$ _____	Lien \$ _____	Exemption \$ _____
_____	Value \$ _____	Lien \$ _____	Exemption \$ _____
Total Net Equity:			\$ _____

Less Total Exemptions (Schedule C) \$ _____

Available Chapter 7: \$ _____

C. All other Assets: (All remaining items on Schedule A/B): (Itemize as necessary)

Total Net Value: \$ _____

Less Exemptions (Schedule C): \$ _____

Available Chapter 7: \$ _____

D. Summary of Liquidation Analysis (total amount available under Chapter 7):

Net Equity (A and B) plus Other Assets (C) less all claimed exemptions:

\$ _____

E. Additional Comments regarding Liquidation Analysis:

IX. SIGNATURES:

Pursuant to MLBR Appendix 1, Chapter 13 Rules, the debtor or his or her attorney is required to serve a copy of the Plan upon the chapter 13 trustee, all creditors and interested parties, and to file a Certificate of Service accordingly.

Debtor's Attorney

Date

Attorney's Address: _____

Tel. # () _____ - _____

Email Address: _____

I/WE DECLARE UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS OF FACT ARE TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE AND BELIEF.

Elizabeth A. Driscoll
Debtor

OCT 25, 2017
Date

Joint Debtor

Date